

**Exhibit D**

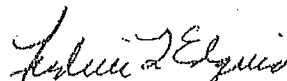
25 Feb 2009

MEMORANDUM FOR GMAC Mortgage  
2711 North Haskell Ave, Suite 900, Dallas, TX 75204

[Sent Via Facsimile Only] 425  
ALSO TO ETS . 818-260-1850

SUBJECT: Request for mortgage foreclosure protections under Service members Civil Relief Act (SCRA) (Public Law 108-189) and the Housing and Economic recovery Act of 2008 (Public Law 110-289)

1. I request a workout for the home loan I currently have with GMAC (Account # [REDACTED] 7194); using the variety of instruments available to GMAC [fax to 866.709.4744, call 800.799.9250].
2. I was a mobilized soldier as you have had in your records since 2006.
3. Section 303 (a) (b) (c) (d) of the SCRA provides the basis of my claim for mortgage foreclosure protections for Service members.
4. The Housing and Economic Recovery Act of 2008 (Public Law 110-289) additionally modifies this Act.
5. The result being that sub-sections (b) and (c) are temporarily lengthened from 90 days to 9 months by Section 2203 of the Housing and Economic Recovery Act of 2008.
6. This also places into play Section 303 (d) [penalties and remedies] provided for in the SCRA for criminal violations of the SCRA and set forth within the 18 USC.
7. I request that foreclosure be stopped and the clock be reset on your foreclosure proceeding to account for 9 months versus 3 months and that this be confirmed by certified letter.
8. I request that GMAC unwind this foreclosure process and provide a list all individuals or entities involved or contracted by GMAC; enumerate in full all actions GMAC all contacted parties have taken in reporting, filing, penalizing or pursuing foreclosure or any action adverse to the borrower.
9. Per Section 518 of the SCRA, I request that all negative credit reports be expunged from the public record.
10. POC is the undersigned at cell: 802.233.1884 or email: [dervish\\_9@yahoo.com](mailto:dervish_9@yahoo.com). Please contact me with your response.

  
Frederic L. Edquid  
MAJ, AV, AZNG

0000082